

Application No.: 10/723,367
Reply to Office Action of: October 5, 2007

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of:	)	Customer No.:	49,637
Robert LENNIE et al.	)	Confirmation No.:	8025
	)	Group Art Unit:	2134
Serial No.: 10/723,367	)	Examiner:	Brown, Christopher J.
Filed: November 26, 2003	)	Atty. Docket No.:	3154.CON.ACCESS.ASA
For: SECURE AUTHENTICATION AND AUTHORIZATION FOR TRANSACTION PROCESSING	)	Office Action Dated:	October 5, 2007

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450
Mail Stop Amendment

RESPONSE TO OFFICE ACTION

Dear Sir/Madam:

This Amendment and Response is submitted in response to the Office Action of October 5, 2007. Reconsideration is requested in view of the following:

Amendments to the Specification appear on page 2 of this paper.

Amendments to the Claims appear in the Listing of Claims beginning on page 3 of this paper.

Remarks/Arguments begin on page 10 of this paper.